Case 09-49595 [B1 (Official Form 1) (1/08)	Doc 1		12/31/09 cument			l 12/31/09 of 47	9 12:40:5	3 Desc	Main
United States Bankruptcy C Northern District of Illing				ourt Volu			Voluntar	y Petition	
Name of Debtor (if individual, enter Last, First, Middle): Jachimek, Paul				Name of Joint Debtor (Spouse) (Last, First, Middle): Jachimek, Carole A.					
All Other Names used by the Debtor in the I (include married, maiden, and trade names): None	•				de marr		e Joint Debtor ind trade names)	in the last 8 years	s
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all): 6988	xpayer I.D.	(ITIN) No.	./Complete EIN			s of Soc. Sec. one, state all):	or Individual-Ta	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, Ci 35648 North Lake Drive	ity, and Stat	e)		356	48 No	orth Lake Di		reet, City, and Sta	ate
Ingleside, IL		ZIPC0 60	ODE 041	Ing	leside,	, IL			ZIPCODE 60041
County of Residence or of the Principal Place	ce of Busine	ss:			•	sidence or of th	ne Principal Pla	ace of Business:	
Lake Mailing Address of Debtor (if different from P. O. Box 13 Round Lake Beach, IL	street addre	ess):		P. 0	ng Addr D. Box			nt from street add	dress):
		ZIPCO 60	DDE 1073			, -			ZIPCODE 60073
Location of Principal Assets of Business De	btor (if diffe	erent from	street address al	oove):					ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entitic check this box and state type of entity below.) Filing Fee (Check of Full Filing Fee attached) Filing Fee to be paid in installments (Apsigned application for the court's consider to pay fee except in installments. Rule 1	one box)	k one box) lealth Care H ingle Asset I U.S.C. § 1 ailroad tockbroker fommodity H clearing Band ther Ta (Chec Debtor is under Titl Code (the	Real Estate as defi (01 (51B) Broker k AX-Exempt Entity ck box, if applicate a tax-exempt orga e 26 of the United Internal Revenue only) Must at the debtor is una	nization States Code)	De Check	Chapter Stock of Stock of Stock Stock of Stock Cone box:	the Petition 7 9 11 11 11 11 11 11 11 11 11 11 11 11 1	oy an or a busehold Debtors fined in 11 U.S.C s defined in 11 U	one box) etition for of a Foreign ling etition for of a Foreign ceeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) Sts (excluding debts
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition more classes, in accordance with 11 U.S.C. § 11									
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY			
	0-999	1000- 5000	5,001- 10,000	10,0 25,0		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to \$	1 t	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000 to \$100 million)	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to \$	61 t	1,000,001 o \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

DI (OIIICIALLE)	98 09 49 59 DOC 1 Filed 12/31/0		53 Desciviani Page 2			
Voluntary Pe (This page must be	etition e completed and filed in every case)	Page 2 of 47 Name of Debtor(s): Paul Jachimek & Carole A. J	achimek			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
Pending Ba	ankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more th	an one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A Exhibit B (To be completed if debtor is an individual					
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 1						
☐ Evhibit A	is attached and made a part of this petition.	v /s/ James T. Magee	December 31, 2009			
Exhibit A	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	Date			
l _	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No					
	Exi	hibit D				
_	by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Ex	hibit D.)			
Exhibit I	O completed and signed by the debtor is attached and made a	a part of this petition.				
If this is a joint pe	etition:					
Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	ny applicable box) ipal place of business, or principal assets in this onger part of such 180 days than in any other D	District for 180 days istrict.			
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.			
	Debtor is a debtor in a foreign proceeding and has its pri or has no principal place of business or assets in the Uni court] in this District, or the interests of the parties will be	ted States but is a defendant in an action or proc	eeeding [in federal or state			
		ides as a Tenant of Residential Prop	erty			
	_					
(Name of landlord that obtained judgment)						
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law entire monetary default that gave rise to the judgment fo	, there are circumstances under which the debto				
	Debtor has included in this petition the deposit with the period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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Case 09-49595 Doc 1 Filed 12		Entered 12/31/09 12:40:53 Desc Main
B1 (Official Form 1) (1/08)	ment	Page 3 of 47 Page 3
Voluntary Petition		Name of Debtor(s):
(This page must be completed and filed in every case)	Signa	Paul Jachimek & Carole A. Jachimek
	Signa	
Signature(s) of Debtor(s) (Individual/Joint)	•	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in the is true and correct.	is petition	
[If petitioner is an individual whose debts are primarily consumer de		I declare under penalty of perjury that the information provided in this petition
has chosen to file under chapter 7] I am aware that I may proceed un chapter 7, 11, 12, or 13 of title 11, United States Code, understand the		is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
available under each such chapter, and choose to proceed under chap [If no attorney represents me and no bankruptcy petition preparer sign	pter 7.	
petition] I have obtained and read the notice required by 11 U.S.C. §		(Check only one box.)
I request relief in accordance with the chapter of title 11, United Stat Code, specified in this petition.	tes	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
		Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
X /s/ Paul Jachimek		recognition of the foreign main proceeding is attached.
Signature of Debtor		X
		(Signature of Foreign Representative)
X /s/ Carole A. Jachimek		(0.8
Signature of Joint Debtor		
		(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)		
December 31, 2009 Date		(Date)
	\longrightarrow	
Signature of Attorney* X /s/ James T. Magge		Signature of Non-Attorney Petition Preparer
X /s/ James T. Magee Signature of Attorney for Debtor(s)		
JAMES T. MAGEE 1729446		I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,
Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,
Magee, Negele & Associates, P.C.		3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Firm Name		setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any
444 North Cedar Lake Road		document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address Round Lake, Illinois 60073	•	required in that section. Official Form 19 is attached.
Round Lake, Inmois 60075	•	Printed Name and title, if any, of Bankruptcy Petition Preparer
_(847) 546-0055		7 77 1
Telephone Number	•	Social Security Number (If the bankruptcy petition preparer is not an individual,
December 31, 2009 Date		state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitute certification that the attorney has no knowledge after an inquiry that the		partitle of the bankingless peculiar propagator, (resquired by 11 classes, a,
information in the schedules is incorrect.		Address
Signature of Debtor (Corporation/Partnership))	
I declare under penalty of perjury that the information provided in t is true and correct, and that I have been authorized to file this petitic	this petition	X
behalf of the debtor.	on on	^
The debtor requests relief in accordance with the chapter of title 11,		Date
United States Code, specified in this petition.	,	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X		Names and Social Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual		assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
•	,	imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Paul Jachimek & Carole A. Jachimek	Case No.
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Paul Jachimek
PAUL JACHIMEK

Date: ____December 31, 2009

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Paul Jachimek & Carole A. Jachimek	Case No.
	Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor:	/s/ Carole A. Jachimek	
	CAROLE A. JACHIMEK	

Date: ____December 31, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re Paul Jachimek & Carole A. Jachimek

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Debtor

(If known)

Case No. _

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SCHEDIII	$\mathbf{F} \mathbf{A}$.	. REAL	PROF	PERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Joint Tenancy	J	91,000.00	91,553.00
Marital Residence 35648 North Lake Drive Ingleside, Illinois	Joint Tenancy	J	91,000.00	91,555.00
	Tet	a >	91,000.00	

(Report also on Summary of Schedules.)

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In re Paul Jachimek & Carole A. Jachimek

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Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money (Consumers Credit Union)	J	143.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture, Televisions, DVD Player Lamps, Bedroom Sets, Washer and Dryer Kitchen Utensils, Stove and Refrigerator	J J J	275.00 310.00 110.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	100.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.		Fishing Gear Home Computer	J J	100.00 100.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

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In re Paul Jachimek & Carole A. Jachim	
In re Paul Jachimek & Carole A. Jachim	ρk

Case No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		Income Tax Refund (est.)	J	800.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		VA Disability (Monthly)	Н	123.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Chevrolet 1500 Series (200,000 miles) 1998 Dodge Intrepid (130,000 miles)	H J	1,000.00 1,000.00
26. Boats, motors, and accessories.		Seanymph Row Boat, Motor and Trailer	J	1,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office Equipment and Furnishings	J	2,000.00

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In re Paul Jachimek & Carole A. Jachimek

ise No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	-	0 continuation sheets attached Tot	o.1	\$ 7,111.00

Doc 1

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In re	Paul Jachimek & Carole A. Jachimek

Case	Nο
Casc	110.

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2)
11 ILS C 8 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	91,000.00
Cash on Hand	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 25.00	50.00
Deposits of Money (Consumers Credit Union)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	71.50 71.50	143.00
Livingroom Furniture, Televisions, DVD Player	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	137.50 137.50	275.00
Lamps, Bedroom Sets, Washer and Dryer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	155.00 155.00	310.00
Kitchen Utensils, Stove and Refrigerator	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	55.00 55.00	110.00
Wearing Apparel	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a)	50.00 50.00	100.00
Fishing Gear	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
Home Computer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
VA Disability (Monthly)	735 ILCS 5/12-1001(b)	123.00	123.00
1996 Chevrolet 1500 Series (200,000 miles)	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
1998 Dodge Intrepid (130,000 miles)	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
Seanymph Row Boat, Motor and Trailer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	500.00 500.00	1,000.00

Document

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(If known)

In re Paul Jachimek & Carole A. Jachimek

Case No. _

Debtor

(Continuation Page)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Office Equipment and Furnishings	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(d)	500.00 1,500.00	2,000.00
Income Tax Refund (est.)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	400.00 400.00	800.00

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B6D (Official Form 6D) (12/07)

In re _	Paul Jachimek & Carole A. Jachimek		Case No	
	Debtor		(If known	n)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6091			Lien: Mortgage					553.00
BAC Home Loan Servicing 7105 Corporate Drive Plano, TX 75024		J	Security: 35648 North Lake Drive, Ingleside, Illinois				91,553.00	
			VALUE \$ 91,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$	<u>с</u> .		Ļ	ф. 01.552.00	Ф 552.00
continuation sheets attached			(Total o	of th	tota is pa Fota	ige)	\$ 91,553.00 \$ 91,553.00	\$ 553.00 \$ 553.00
			(Use only o	n la	st pa	ige)	\$ 91,553.00	\$ 553.00

(Report also on Summary of Schedules) also on Statistical

(If applicable, report Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

(Oncom 1 orm 02) (12/07)	
In re Paul Jachimek & Carole A. Jachimek	, Case No
Debtor	(if known)
SCHEDULE E - CREDITORS HOLDING	G UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by typ unsecured claims entitled to priority should be listed in this schedule. In the address, including zip code, and last four digits of the account number, if a property of the debtor, as of the date of the filing of the petition. Use a separately by typ unsecured priority.	my, of all entities holding priority claims against the debtor or the
The complete account number of any account the debtor has with the debtor chooses to do so. If a minor child is a creditor, state the child's in "A.B., a minor child, by John Doe, guardian." Do not disclose the child's n	
If any entity other than a spouse in a joint case may be jointly liable entity on the appropriate schedule of creditors, and complete Schedule H-C both of them or the marital community may be liable on each claim by place Joint, or Community." If the claim is contingent, place an "X" in the column in the column labeled "Unliquidated." If the claim is disputed, place an "X more than one of these three columns.)	cing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, on labeled "Contingent." If the claim is unliquidated, place an "X"
Report the total of claims listed on each sheet in the box labeled "S Schedule E in the box labeled "Total" on the last sheet of the completed sci	
Report the total of amounts entitled to priority listed on each she amounts entitled to priority listed on this Schedule E in the box labeled "To primarily consumer debts report this total also on the Statistical Summary of	
Report the total of amounts <u>not</u> entitled to priority listed on each amounts not entitled to priority listed on this Schedule E in the box labeled with primarily consumer debts report this total also on the Statistical Summ Data.	
Check this box if debtor has no creditors holding unsecured priority cl TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below it	
☐ Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spou or responsible relative of such a child, or a governmental unit to whom such 11 U.S.C. § 507(a)(1).	ise, former spouse, or child of the debtor, or the parent, legal guardian, a domestic support claim has been assigned to the extent provided in
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or finance appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	cial affairs after the commencement of the case but before the earlier of the

Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the

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B6E (Official Form 6E) (12/07) - Cont.

Paul Jachimek & Carole A. Jachimek	Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
	ntal of magnetic or corriege for marconal family, or household use
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ntal of property of services for personal, family, of nousehold use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ution
Claims based on commitments to the FDIC, RTC, Director of the Office of To Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years ther adjustment.	reafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re	Paul Jachimek & Carole A. Jachimek	•	Case No.	
	Debtor	—,		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5303 American Express c/o Becket and Lee P. O. Box 3001 Malvern, PA 19355		Н					Notice Only
ACCOUNT NO. 5303 American Express P. O. Box 981537 El Paso, TX 79998		Н	Balance on Account				4,923.00
ACCOUNT NO. 4511 Capital One Bank P. O. Box 5155 Norcross, GA 30091		Н					Notice Only
ACCOUNT NO. 6321 Capital One Bank P. O. Box 85520 Richmond, VA 23285		Н	Balance on Account				1,914.00
continuation sheets attached	!	•		Subt			\$ 6,837.00
				T	otal	_	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paul Jachimek & Carole A. Jachimek	•	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Chase c/o Zwicker & Associates 80 Minuteman Road Andover, MA 01810-1008		Н					Notice Only
ACCOUNT NO. 3819 Chase P. O. Box 15298 Wilmington, DE 19850		Н	Balance on Account				20,373.00
ACCOUNT NO. 3474 Chase P. O. Box 15298 Wilmington, DE 19850		J	Balance on Account				16,927.00
ACCOUNT NO. 1323 Chase Collection Attn: Bankrutpcy Department P. O. Box 10587 Greenville, SC 29603		J					Notice Only
ACCOUNT NO. 4614 Citibank P. O. Box 6241 Sioux Falls, SD 57117		Н	Balance on Account				4,034.00
Sheet no. 1 of 2 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	>	\$ 41,334.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paul Jachimek & Carole A. Jachimek	•	Case No.	
	Debtor			(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5255 Citibank c/o Blatt Hasenmiller Leibsker 125 S. Wacker Drive, #400 Chicago, IL 60606-4440		Н					Notice Only
ACCOUNT NO. 1809 Discover Financial P. O. Box15316 Wilmington, DE 19850		Н	Balance on Account				4,140.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 4,140.00 Total ► \$ 52,311.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-49595 B6G (Official Form 6G) (12/07)	Doc 1	Filed 12/31/09	Entered 12/31/
B6G (Official Form 6G) (12/07)		Document	Page 21 of 47

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In re	Paul Jachimek & Carole A. Jachimek	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired lea
--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Paul Jachimek & Carole A. Jachimek	Case No.		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor ha	as no codebtors.
-----------------------------	------------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): No dependents

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Married

Debtor's Marital

Status:

In re_	Paul Jachimek & Carole A. Jachimek	Case		
	Debtor	Case —	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Child Care Self-Employ		0.00 0.00 0.00	\$ \$ \$	0.00 0.00
Self-Employ	DEE \$\$	0.00	\$ \$	0.00
	\$ \$ \$	0.00	\$ \$	0.00
	\$ \$ \$	0.00	\$ \$	0.00
	\$ \$ \$	0.00	\$ \$	0.00
	\$ \$ \$	0.00	\$ \$	0.00
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		0.00		
	\$		\$	0.00
	\$			0.00
	\$ \$	123.00	\$ \$	857.00
	\$	123.00		857.00
	<u> </u>	\$		
		\$	\$ 0.00 \$ 123.00 \$ 0.00 \$ 123.00 \$ 123.00 \$ 123.00	\$ 0.00 \$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor had no income from business within last 12 months.

B6J (Officia**Clase 619 429 5 9 5** Doc 1 Filed 12/31/09 Entered 12/31/09 12:40:53 Desc Main Document Page 24 of 47

Case No.

(if known)

829.00

89.00 0.00 __0.00_ __113.00_ _70.00_ __250.00_ ___0.00_ 25.00 25.00 __100.00_ __0.00_ _0.00_

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0.00 __0.00_ 0.00_ 0.00 0.00 0.00

50.00

980.00

1,651.00

-671.00

1,651.00

In re Paul Jachimek & Carole A. Jachimek

Debtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL	L DEBTOF	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the defiled. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The avera calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household. Complete a separate household.	arate schedule of e	xpenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	829.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	89.00
b. Water and sewer		0.00
c. Telephone	\$	0.00
d. Other <u>Cable/Internet/Phone</u>	\$	113.00
3. Home maintenance (repairs and upkeep)	\$	70.00
4. Food	\$	250.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d.Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ \$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Bankruptcy Attorneys Fees

Family helps to meet expenses as necessary.

b. Average monthly expenses from Line 18 above

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$857.00. See Schedule I)

(Net includes Debtor/Spouse combined Amounts)

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

aul Jachimek & Carole A. Jachimek		
	Case No.	
Debtor		
	Chapter	7
<u> </u>		Debtor Case No.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 91,000.00		
B – Personal Property	YES	3	\$ 7,111.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	1		\$ 91,553.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 52,311.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 980.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,651.00
тот	TAL .	16	\$ 98,111.00	\$ 143,864.00	

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In re	Paul Jachimek & Carole A. Jachimek	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

State the Lond wing.	
Average Income (from Schedule I, Line 16)	\$ 980.00
Average Expenses (from Schedule J, Line 18)	\$ 1,651.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 713.00

State the Following:

State the Lond wing.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	553.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$ 52,	311.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 52,	864.00

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Paul Jachimek & Carole A. Jachimek

In re	
	Debtor

Inc., ver. 4.5.0-743 - 32262 - Adobe PDF

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Case No. __ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ___18___ sheets, and that they are true and correct to the best of my knowledge, information, and belief. December 31, 2009 /s/ Paul Jachimek Debtor: December 31, 2009 /s/ Carole A. Jachimek Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ___ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership] of the ___ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date __ Signature: _ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 09-49595

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Paul Jachimek & Carole A. Jachimek	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2009(db) \$ zero	Employment
2008(db) \$ 3,000.00	Employment/Operation of Business (gross)
2007(db) \$16,183.00	Employment/Operation of Business (gross)
2009(jdb) \$ 7,800.00	Employment
2008(jdb) \$13,717.00	Employment
2007(jdb) \$15,361.00	Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT			SOURCE	
2009 (db)	\$ 900.00	VA Disability		
2008(db)	\$			
2009(jdb)	\$5,000.00	Social Security		
2008(jdb)	\$4,000.00	Social Security		

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT AMOUNT STILL
PAYMENTS

PAID

OWING

Current monthly mortgage payments.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None \boxtimes

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee \$500.00

Payor: Debtors

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

10. Other transfers

None M

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Credit Union

August, 2009

Credit Union Closing Balance: \$2,763.00

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

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If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

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None	release of Hazard SITE NAME AND ADDRESS		ME AND ADDRESS OVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	c. List all jud	dicial or administrate to which the deb	ative proceedings, including se tor is or was a party. Indicate the ling, and the docket number.	ettlements or orders, u	under any Environmental
	NAME AND AI OF GOVERNMEN		DOCKET NUMBER	S	TATUS OR DISPOSITION
	18. Nature, location	on and name of bus	iness		
None			al, list the names, addresses, to		n numbers, nature of the was an officer, director,
	partner, or mana trade, profession commencement of	ging executive of a, or other activity of this case, or in	a corporation, partnership, sol ty either full- or part-time v which the debtor owned 5 perc eceding the commencement of	le proprietorship, or within six years im- cent or more of the v	was self-employed in a mediately preceding the
	partner, or mana trade, profession commencement of within the six year If the debtor is a and beginning an	ging executive of , or other activi of this case, or in ars immediately pr partnership, list the d ending dates of	a corporation, partnership, solty either full- or part-time v which the debtor owned 5 percentages.	le proprietorship, or within six years imported the vertical or more of the vertical case. In the proprietorship, or within six years imported the vertical case. In the proprietorship, or within six years imported to the proprietor was a partner or within the proprietor was a partner or within the proprietorship.	was self-employed in a mediately preceding the oting or equity securities nature of the businesses, owned 5 percent or more
	partner, or mana trade, profession commencement of within the six year. If the debtor is a and beginning an of the voting or edited the debtor is businesses, and businesses, and businesses.	ging executive of this case, or in this immediately pr partnership, list this d ending dates of quity securities, we a corporation, I beginning and end	a corporation, partnership, solty either full- or part-time which the debtor owned 5 perceeding the commencement of enames, addresses, taxpayer id all businesses in which the debt	le proprietorship, or within six years imported the vertical or more of the vertical case. Identification numbers, per preceding the communication the debtor which the debtor within six years in the properties of the properties	was self-employed in a mediately preceding the oting or equity securities nature of the businesses, owned 5 percent or more encement of this case. numbers, nature of the as a partner or owned 5
NAM	partner, or mana trade, profession commencement of within the six year of the debtor is a and beginning an of the voting or edge of this case. ME LAST FOR SOCIAL OTHER TAXPA	ging executive of this case, or in this immediately pr partnership, list this d ending dates of quity securities, we a corporation, I beginning and end	a corporation, partnership, solty either full- or part-time which the debtor owned 5 perceeding the commencement of all businesses in which the debyithin the six years immediately list the names, addresses, taxpayer id all businesses in which the debyithin the six years immediately list the names, addresses, taxpling dates of all businesses in	le proprietorship, or within six years imment or more of the verthis case. lentification numbers, of preceding the communication payer identification which the debtor wars immediately preceding the communication which the debtor wars immediately preceding the communication which the debtor wars immediately preceding the communication which the debtor wars immediately preceding the proprietors and the communication which the debtor wars immediately preceding the communication was also as a second control of the communication was a partner or the communication was a second control of the con	was self-employed in a mediately preceding the oting or equity securities nature of the businesses, owned 5 percent or more encement of this case. numbers, nature of the as a partner or owned 5

ADDRESS

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NAME

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

busines	(An individual or joint debto ss, as defined above, within the	a limited partner, of a partnership; a sole propriet or should complete this portion of the statement e six years immediately preceding the commence years should go directly to the signature page.)	only if the debtor is or has been in
	19. Books, record and finance	ial statements	
None		and accountants who within the two years imm pervised the keeping of books of account and reco	
NAM	E AND ADDRESS	DATES S	ERVICES RENDERED
Debto	r, Paul Jachimek		
None		riduals who within the two years immediately press of account and records, or prepared a financial st	
	NAME	ADDRESS	DATES SERVICES RENDERED
None		viduals who at the time of the commencement of ds of the debtor. If any of the books of account an	
	NAME	ADDRESS	
None		tutions, creditors and other parties, including meresued within the two years immediately preceding	
N/	AME AND ADDRESS	DATE	

DATE ISSUED

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20. Inventories None List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. M DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) List the name and address of the person having possession of the records of each of the two inventories None reported in a., above. X DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who \boxtimes directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP 22. Former partners, officers, directors and shareholders None If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. \boxtimes **NAME ADDRESS** DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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23. Withdrawals from a partnership or distribution by a corporation

None

If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 31, 2009

Signature /s/ Paul Jachimek

of Debtor

PAUL JACHIMEK

December 31, 2009

Signature

/s/ Carole A. Jachimek

of Joint Debtor CAROLE A. JACHIMEK

Date

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0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), addr partner who signs this document.	ess, and social security number of the officer, principal, responsible person, or
	
Address	
X	
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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B8 (Official Form 8) (12/08)

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Paul Jachimek & Carole A. Jachimek		
In re		 Case No.	
111 10	Debtor	 cuse i vo.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

David No. 1		
Property No. 1 Creditor's Name: BAC Home Loans	Describe Property Securing Debt: Marital Residence	
Property will be (check one): Surrendered If retaining the property, I intend to (check at lease of the property) Redeem the property Reaffirm the debt	Retained ast one):	
Other. Explain using 11 U.S.C. §522(f)). Property is (check one): Claimed as exempt	(for example, avoid lien	
Property No. 2 (if necessary)		
Creditor's Name:	Describe Property Securing Debt:	
If retaining the property, I intend to (check at least	Retained ust one):	
Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)).	(for example, avoid lien	
Property is (check one): Claimed as exempt Not claimed as exempt		

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Desc Main

Page 2

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Prope Lesso

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Prope	erty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
	(if any) that the above indicates my intention as to al property subject to an unexpired lease.	
Date: December 31, 2009	/s/ Paul Jachimek	
	Signature of Debtor	
	/s/ Carole A. Jachim	nek
	Signature of Joint Debte	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Duinted Name and title if any of Donkmuntar Datition Duamana	Social Sociality mysshow (If the honlymentory motition
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Address.	1 1
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Paul Jachimek & Carole A. Jachimek	X/s/ Paul Jachimek December 31, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X/s/ Carole A. Jachimek December 31, 2009
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:	Case Number:
Paul Jachimek Carole A. Jachimek	Chapter 7
VERIFIC	CATION OF MAILING MATRIX
The above-named Debtor(s) he true and correct to the best of r	ereby verifies that the attached list of creditors is my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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American Express c/o Becket and Lee P. O. Box 3001 Malvern, PA 19355 Citibank c/o Blatt Hasenmiller Leibsker 125 S. Wacker Drive, #400 Chicago, IL 60606-4440

American Express P. O. Box 981537 El Paso, TX 79998 Discover Financial P. O. Box15316 Wilmington, DE 19850

BAC Home Loan Servicing 7105 Corporate Drive Plano, TX 75024

Capital One Bank P. O. Box 5155 Norcross, GA 30091

Capital One Bank P. O. Box 85520 Richmond, VA 23285

Chase c/o Zwicker & Associates 80 Minuteman Road Andover, MA 01810-1008

Chase P. O. Box 15298 Wilmington, DE 19850

Chase P. O. Box 15298 Wilmington, DE 19850

Chase Collection Attn: Bankrutpcy Department P. O. Box 10587 Greenville, SC 29603

Citibank P. O. Box 6241 Sioux Falls, SD 57117 Case 09-49595 Doc 1 Filed 12/31/09 Entered 12/31/09 12:40:53 Desc Main Document Page 46 of 47

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United States Bankruptcy Court Northern District of Illinois

]	In re Paul Jachimek & Carole A. Jachimek	Case No
		Chapter7
]	Debtor(s)	•
	DISCLOSURE OF COMPENSATION	ON OF ATTORNEY FOR DEBTOR
a	and that compensation paid to me within one year before the	I certify that I am the attorney for the above-named debtor(s) e filing of the petition in bankruptcy, or agreed to be paid to me, for services templation of or in connection with the bankruptcy case is as follow s:
F	For legal services, I have agreed to accept	\$500.00
F	Prior to the filing of this statement I have received	\$51.00
E	Balance Due	\$\$
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Other (specify)	
4. assoc	I have not agreed to share the above-disclosed comperiates of my law firm.	nsation with any other person unless they are members and
of my		tion with a other person or persons who are not members or associates e names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee. I have agreed to rende	er legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, statemetc. [Other provisions as needed]	ent for payment of Balance Due, representation of the Debtor at the
6. Rep	By agreement with the debtor(s), the above-disclosed fee or resentation of the debtor in adversary proceedings and	
		CERTIFICATION
	I certify that the foregoing is a complete statement of debtor(s) in the bankruptcy proceeding.	fany agreement or arrangement for payment to me for representation of the
	December 31, 2009	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C. Name of law firm
		INAIIIC UI IAW IIIIII

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Paul Jachimek Carole A. Jachimek)	Chapter 7 Bankruptcy Case No.	
Debtor(s).)	
		DECLARATION REGARDS Signed by Debtor(s) or C To Be Used When Fi	Cor	porate Representative
PART I - DECLARATION OF PETITIONER A. To be completed in all cases.			Date:	
	, the und informat provided installment attorney Court. I(understan	ion I(we) have given my (our)attorney, included in the electronically filed petition, statements ents, and Application for Waiver of the Chapt sending the petition, statements, schedules, as we) understand that this DECLARATION mu	ling s, sc er 7 nd th ust b	nember, hereby declare under penalty of perjury that the correct social security number(s) and the information hedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) his DECLARATION to the United States Bankruptcy he filed with the Clerk in addition to the petition. I(we) hause this case to be dismissed pursuant to 11 U.S.C.
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.			
	\boxtimes		nder	er chapter 7, 11, 12, or 13 of Title 11 United States each such chapter; I(we) choose to proceed under with chapter 7.
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.			
	Signatu	ire:		Signature:
		(Debtor or Corporate Officer, Partner or Mer	nber	(Joint Debtor)